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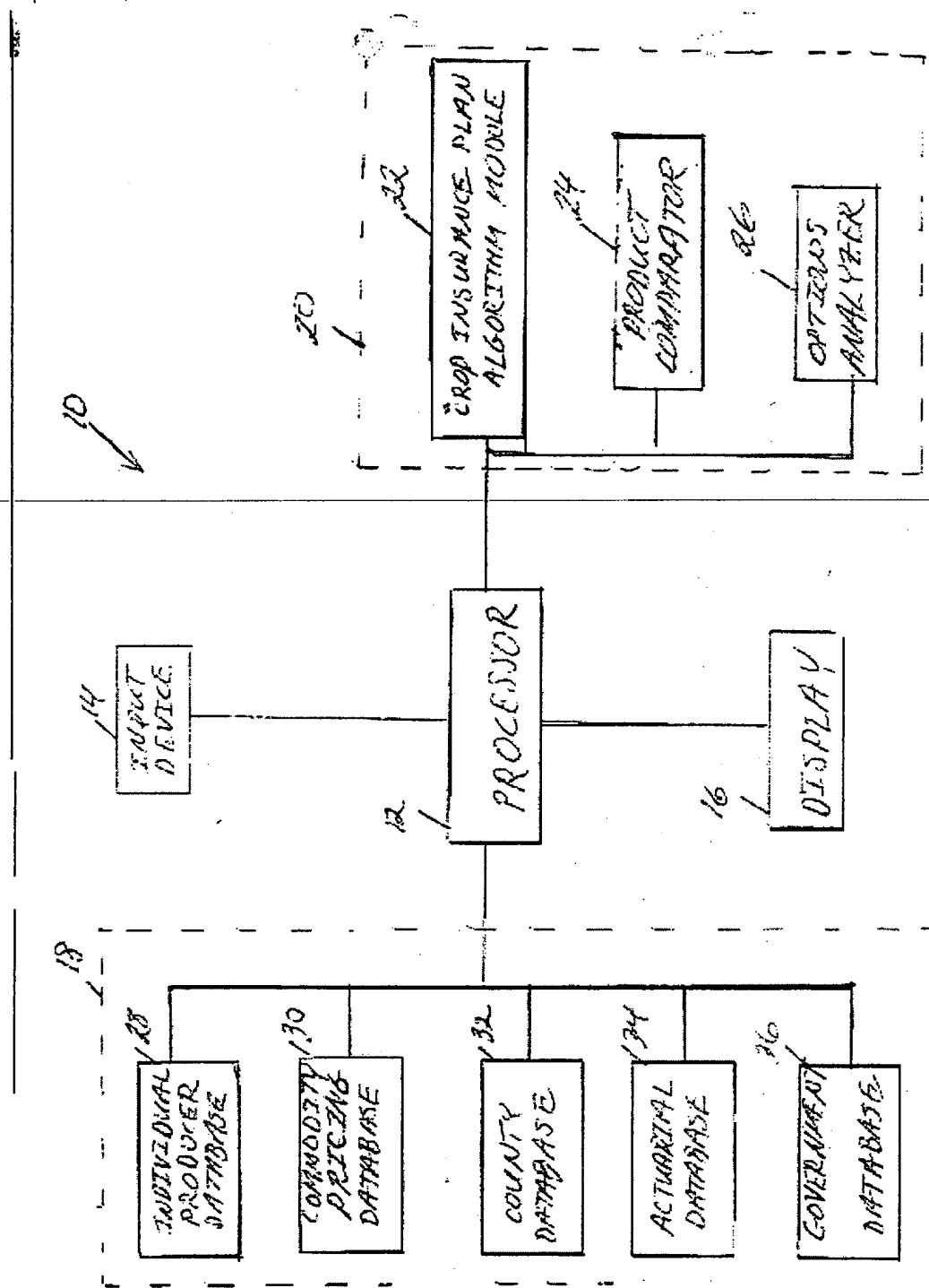
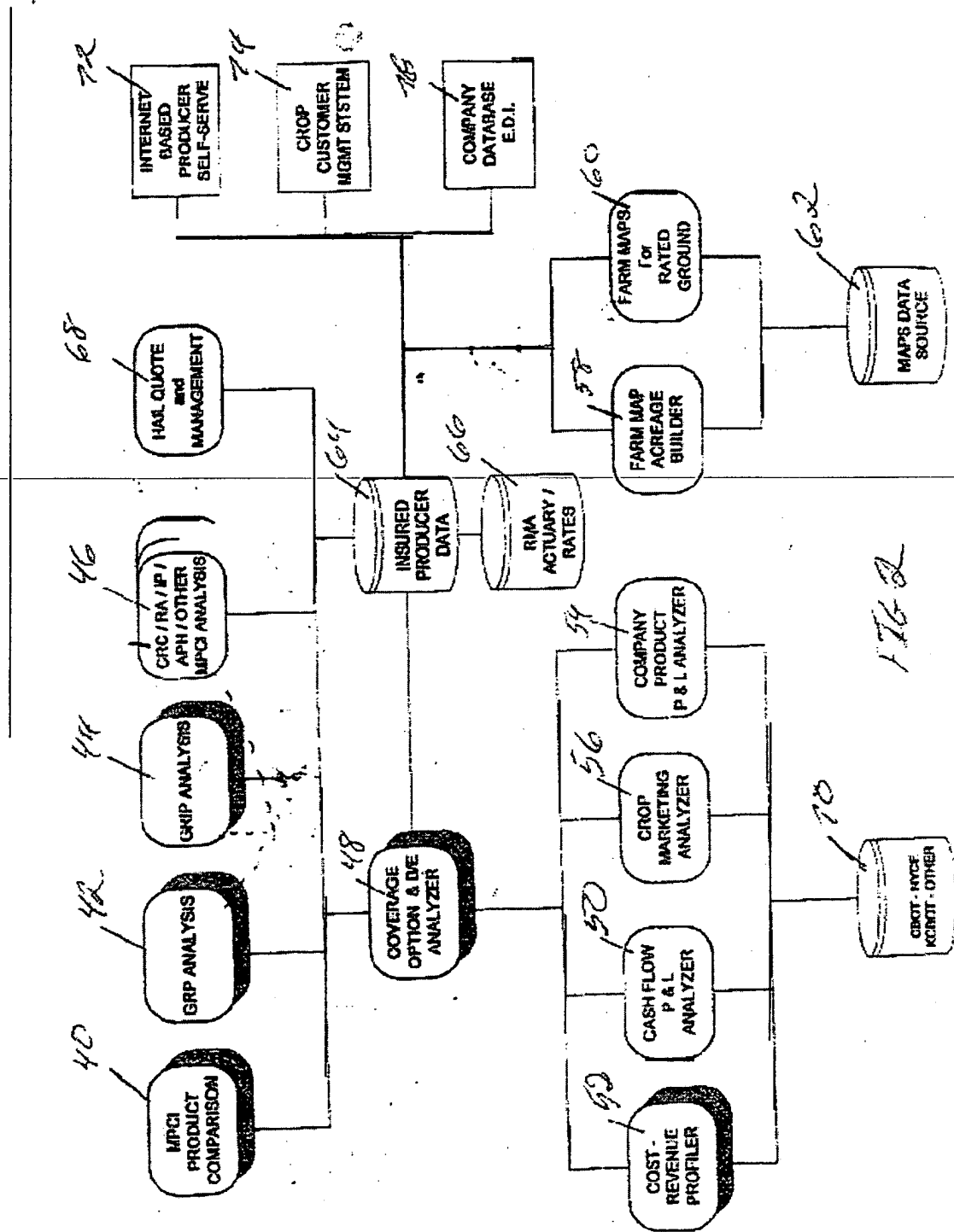


FIG. 1



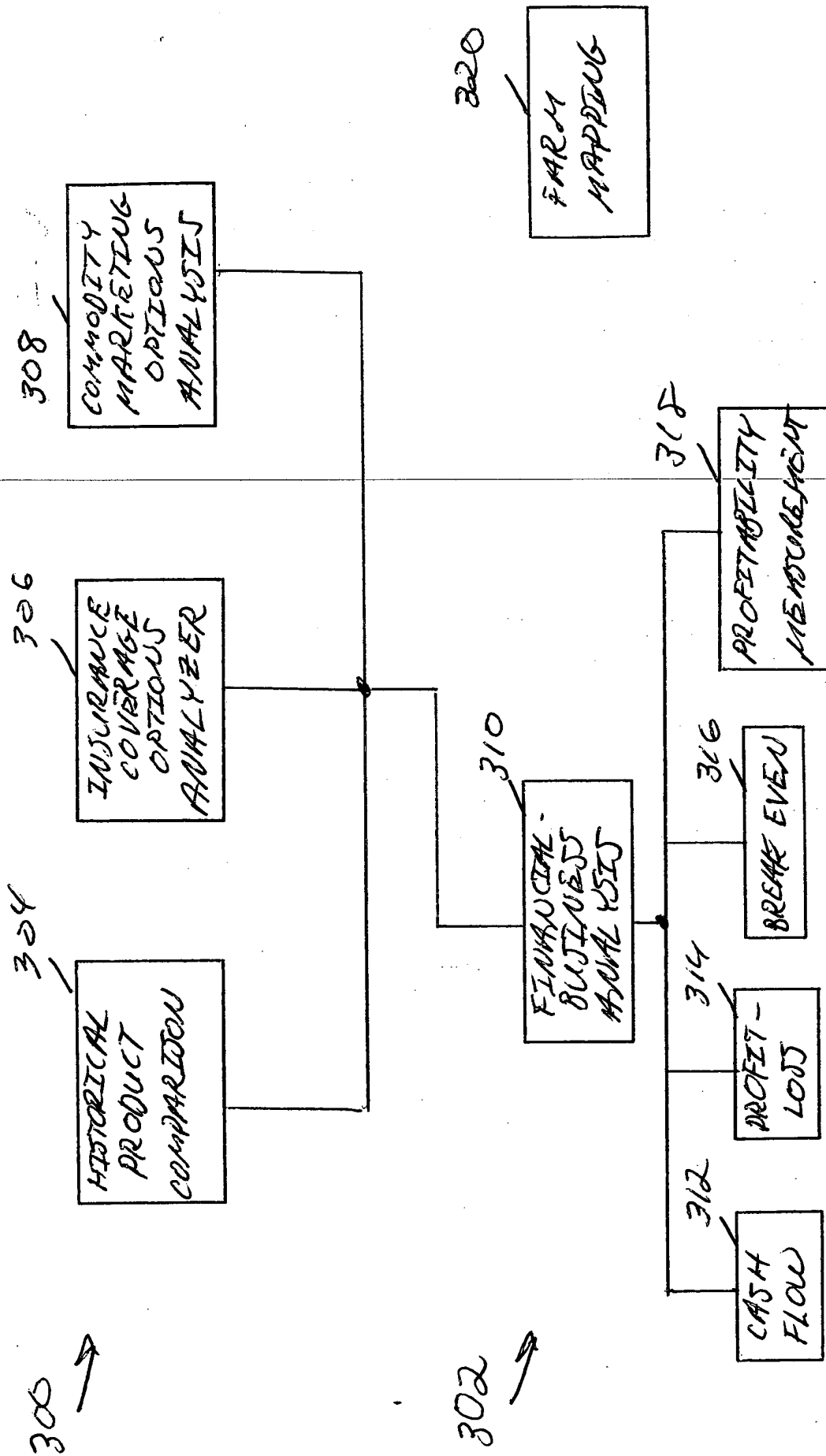


FIG 3

State Indiana County AllenProducer AllenLocation Home Farm100 City Avg. 81 % Adj. of Crop Corn

81 82

Continuous ☐ Fallow ☐ Harvested ☐ Enterprise ☐ Basic ☒ Harvest PriceReLoad ☒ Analyzer ☒ Save/View ☒ Print ☒ C-BAY ☒ Colors

Exit

Acres Corn (100 acres)

Soybeans (100 acres)

Wheat (100 acres)

LOSS PAYMENTS @ 100% DOLLAR COVERAGE																														
Pricing History (per Bushel)				Acres History		Year																								
CRC Plant	CRC Hav	CRC % Chg	FCIC Price	Actual Yield	Average Yield	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
2.59	2.68	3	2.00	111	98.3	1979																								
3.12	3.81	22	2.25	108.5	100	1980																								
3.76	2.77	-26	2.70	101.5	101.8	1981																								
3.00	2.33	-22	3.00	119.4	103.6	1982																								
2.88	3.49	21	2.70	75.1	105.4	1983																								
2.86	2.73	-5	2.90	112	107.2	1984																								
2.66	2.38	-11	2.85	121.7	108.9	1985																								
2.10	1.70	-19	2.35	126.1	110.7	1986																								
1.69	1.83	8	2.00	120.2	112.5	1987																								
2.17	2.69	24	2.00	94.5	114.3	1988																								
2.71	2.38	-12	2.60	109.5	116.1	1989																								
2.47	2.26	-9	2.30	123.1	117.8	1990																								
2.59	2.43	-6	2.30	100.9	119.6	1991																								
2.70	2.12	-21	2.30	141.6	121.4	1992																								
2.40	2.74	14	2.30	113	123.2	1993																								
2.68	2.16	-19	2.40	135.4	125	1994																								
2.57	3.28	28	2.25	124.1	126.7	1995																								
3.08	2.68	-13	2.65	115	128.6	1996																								
2.73	2.76	1	2.45	138.8	128.6	1997																								
2.84	2.19	-23	2.60	136.7	129.4	1998																								
2.40	1.96	-18	2.10	121.1	131	1999																								
2.51	2.11	-16	1.90	131.5	132.6	2000																								
2.46	2.05	-17	2.10	146.8	137.4	2001																								
2.32	2.52	9	2.00	137.4	137.4	2002																								
2.35	2.35	0	2.20	141	141	2003																								

EST. 25 YR LOSS PAYMENTS ==>
 2003 PER ACRE NET PREMIUM ==>
 EST. 25 YR PREMIUM COST ==>
 EST. 25 YR NET DIFFERENCE ==>

Number of Years in 25 A Loss Would Have Paid
 Estimated Loss Payment Per \$1.00 of Premium Paid

MULTIPERIL CROP INSURANCE ANALYZER - 25 YEAR PERFORMANCE COMPARISON

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

RICK GOSHERT

574-267-0132

Rick@goshertins.com

Goshert Insurance LLC.

888-648-0132

www.Goshertins.com



LOSS PAYMENTS @ 100% DOLLAR COVERAGE																	
CRC Plant	CRC Harv	CRC %Chg	FCIC Price	RA Plant	RA Harv	Actual Yield	Average Yield	Year	CRC			APH			RA		
									85%	80%	75%	85%	80%	75%	85%	80%	75%
2.59	2.68	3	2.00	2.59	2.68	111	98.3	1979	0	0	0	0	0	0	0	0	0
3.12	3.81	22	2.25	3.12	3.81	108.5	100	1980	0	0	0	0	0	0	0	0	0
3.76	2.77	-26	2.70	3.76	2.77	101.5	101.8	1981	44	25	6	0	0	0	44	25	6
3.00	2.33	-22	3.00	3.00	2.33	119.4	103.6	1982	0	0	0	0	0	0	0	0	0
2.88	3.49	21	2.70	2.88	3.49	75.1	105.4	1983	51	32	14	39	25	11	51	32	14
2.86	2.73	-5	2.90	2.86	2.73	112	107.2	1984	0	0	0	0	0	0	0	0	0
2.66	2.38	-11	2.85	2.66	2.38	121.7	108.9	1985	0	0	0	0	0	0	0	0	0
2.10	1.70	-19	2.35	2.10	1.70	126.1	110.7	1986	0	0	0	0	0	0	0	0	0
1.69	1.83	8	2.00	1.69	1.83	120.2	112.5	1987	0	0	0	0	0	0	0	0	0
2.17	2.69	24	2.00	2.17	2.69	94.5	114.3	1988	7	0	0	5	0	0	7	0	0
2.71	2.38	-12	2.60	2.71	2.38	109.5	116.1	1989	7	0	0	0	0	0	7	0	0
2.47	2.26	-9	2.30	2.47	2.26	123.1	117.8	1990	0	0	0	0	0	0	0	0	0
2.59	2.43	-6	2.30	2.59	2.43	100.9	119.6	1991	18	3	0	2	0	0	18	3	0
2.70	2.12	-21	2.30	2.70	2.12	141.6	121.4	1992	0	0	0	0	0	0	0	0	0
2.40	2.74	14	2.30	2.40	2.74	113	123.2	1993	0	0	0	0	0	0	0	0	0
2.68	2.16	-19	2.40	2.68	2.16	135.4	125	1994	0	0	0	0	0	0	0	0	0
2.57	3.28	28	2.25	2.57	3.28	124.1	126.7	1995	0	0	0	0	0	0	0	0	0
3.08	2.68	-13	2.65	3.08	2.68	115	128.6	1996	28	9	0	0	0	0	28	9	0
2.73	2.76	1	2.45	2.73	2.76	138.8	128.6	1997	0	0	0	0	0	0	0	0	0
2.84	2.19	-23	2.60	2.84	2.19	136.7	129.4	1998	13	0	0	0	0	0	13	0	0
2.40	1.96	-18	2.10	2.40	1.96	121.1	131	1999	30	14	0	0	0	0	30	14	0
2.51	2.11	-16	1.90	2.51	2.11	131.5	132.6	2000	5	0	0	0	0	0	5	0	0
2.46	2.05	-17	2.10	2.46	2.05	146.8	137.4	2001	0	0	0	0	0	0	0	0	0
2.32	2.52	9	2.00	2.32	2.43	137.4	137.4	2002	0	0	0	0	0	0	0	0	0
2.35	2.35	0	2.20	2.35	2.35	141	141	2003	0	0	0	0	0	0	0	0	0
EST. 25 YR LOSS PAYMENTS ==>									203	83	20	46	25	11	203	83	20
2003 PER ACRE NET PREMIUM ==>									24.67	15.54	9.99	14.72	9.23	5.9	19.57	12.88	8.45
EST. 25 YR PREMIUM COST ==>									659	415	266	395	247	158	545	358	235
EST. 25 YR NET DIFFERENCE ==>									-457	-333	-247	-349	-223	-148	-343	-276	-216
Number of Years in 25 A Loss Would Have Paid									9	5	2	3	1	1	9	5	2
Estimated Loss Payment Per \$1.00 of Premium Paid									0.30	0.19	0.07	0.11	0.10	0.06	0.37	0.23	0.08

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

The crop coverage premiums illustrated are estimates. Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.

USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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1/24/2003

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Page 1 of 2

Crop Coverage Analyzer

Version 3.0.11

Revised: 01-10-2003

574

FIG

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

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www.Goshertins.com

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Rick@goshertins.com



Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

EST. 25 YR LOSS PAYMENTS ==>
2003 PER ACRE NET PREMIUM ==>
EST. 25 YR PREMIUM COST ==>
EST. 25 YR NET DIFFERENCE ==>
Number of Years in 25 A Loss Would Have Paid
Estimated Loss Payment Per \$1.00 of Premium Paid

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

The crop coverage premiums illustrated are estimates - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.

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Crop Coverage Analyzer
Version 3.0.11
Revised: 01-10-2003

F26 58

Use application

Use Setup

Full Name: Rick L. Smith

Phone: 800-527-0231

Email Address: Rick@smithsusa.com

Agency Name: General Insurance, LLC

Agency Phone: 800-527-0132

Agency Web: www.smithsusa.com

Cancel Apply Exit

FIG 6

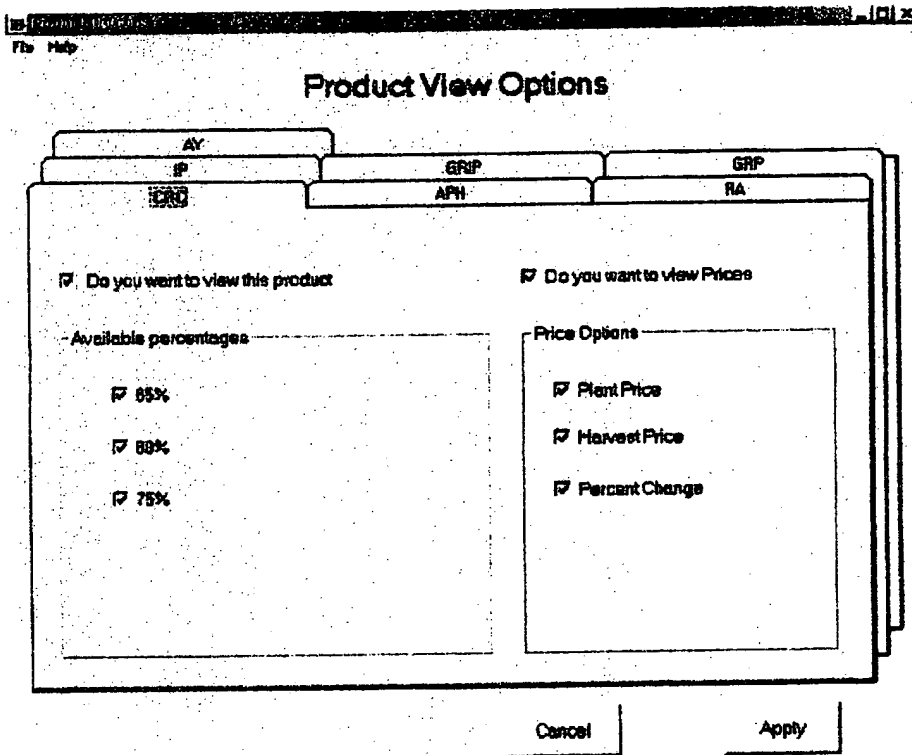
Case History							Totals		
Producer	Location	State	County	Crop	Acres		Year	Price	Revenue
PRODUCER	HOME FARM	Indiana	Allen	Corn	1000		1977	94.2	94.2
PRODUCER	HOME FARM	Indiana	Allen	Highland	100		1978	93.2	93.2
SMILEY	SMILEY FARMS	Indiana	Darke	Corn	111		1979	91.1	91.1
SMILEY	SMILEY BROS	Indiana	Darke	Corn	100		1980	100.0	100.0
SMILEY	S & M Farm	Indiana	Darke	Corn	101		1981	101.2	101.2
SMILEY	RAY JOHNSON-CLARK	Indiana	Darke	Peas	75		1982	118.0	118.0
SMILEY	SMILEY FARMS	Indiana	Darke	Peas	58		1983	75.1	75.1
SMILEY	SMILEY BROS	Indiana	Darke	Peas	320		1984	112	107.2
SMILEY	RAY JOHNSON-CLARK	Indiana	Darke	Peas	75		1985	121.7	109.3
SMILEY	S & M Farm	Indiana	Darke	Peas	170		1986	120.1	110.7
Dave Schaefer	Home Farm	Indiana	St. Joseph	Corn	0		1987	120.2	112.0
Robert Lee	Home Farm	Indiana	Wells	Corn	0		1988	94.7	114.3
Robert Lee	Home Farm	Indiana	Wells	Peas	0		1989	108.0	110.0
April Miss	Home Farm	Indiana	Darke	Peas	0		1990	121.1	117.0
David Black	Home Farm	Indiana	Darke	Corn	0		1991	100.0	119.0
John Phillips	Home Farm	Indiana	Darke	Corn	0		1992	94.0	121.0
Produser	Home Farm	Indiana	Darke	Corn	100		1993	91.3	122.0
							1994	100.0	123.0
							1995	100.0	124.0
							1996	100.0	125.0
							1997	100.0	126.0
							1998	100.0	127.0
							1999	100.0	128.0
							2000	100.0	129.0
							2001	100.0	130.0
							2002	100.0	131.0

RC S N H VIEW DELETE EXIT

FIG 7

Product Options screen:

The Product Options screen allows the agent to view only the products and prices to be compared.



The tabs are used to choose a product.

Within each product you have the option to view specific information for that product.

1. Do you want to view this product: if checked this product will be viewed.
2. Do you want to view prices: if checked the prices for the product can be viewed.
3. Within the Available percentages box you have the option of which percentages to view. Check all percentages to view.
4. Within the Price Options box you have the option of which prices to view. Check all prices to view.

There are two ways, with different results, to access this screen.

1. Default Settings - While in Product Comparison screen click Tools menu then Product Options. Changes made with this method are reflected when viewing thru the Temporary method and are saved when exiting system.

Next Year Price Setup

File Help

Corn	Soybeans	Wheat
FCIC Set Prices APH Price: 2.20 GRP Price: 2.40	County Yields Expected: 141.00 T-Yield: 125	
RA Prices RA Plant: 2.35 RA Harvest: 2.35	Volatility Revenue Volatility: 20	
GRIP Prices GRIP Plant: 2.35 GRIP Harvest: 2.35		
CRC Prices CRC Plant CBOT: 2.35 CRC Harvest CBOT: 2.35	CRC Price Factors CRC Low CBOT: 3860 CRC High CBOT: 3860	
IP Prices Plant: 2.35 Harvest: 2.35		

Cancel Apply

FIG 9

Multi Peril Crop Insurance - A 25 Year Performance Comparison

INFORMATIONAL DISCLAIMER

Although GRP and GRIP Federal Multi-Peril Insurance, and the private County Yield endowment policy are power plans of Crop Insurance, the 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

APH, CRC, and RA rates are based on the new CONTINUOUS RATING calculation. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2002 and Fall Crop premium determination will be made September 15, 2002 at the times USDA-RMA sets final crop planting prices and volatility factors.

2002 - MULTI-PERIL COVERAGE PRICE BASIS:

2002 - GRP CORN - 2.25
2002 - GRP SOYBEANS - 4.30
2002 - GRP WHEAT - 2.05
2002 - GRP SORGHUM - 2.10

2002 - GRIP CORN PLANT - 2.30
2002 - GRIP CORN VOLATILITY - 0.10
2002 - GRIP SOYBEANS PLANT - 4.30
2002 - GRIP SOYBEAN VOLATILITY - 0.10

2002 - APH CORN ESTABLISHED PRICE - 2.00
2002 - APH SOYBEANS TO HARVEST PRICE - 4.22
2002 - APH WHEAT ESTABLISHED PRICE - 3.00
2002 - APH SORGHUM ESTABLISHED PRICE - 1.80

2002 - CRC/RA CORN PLANT PRICE - 2.32
2002 - CRC/RA SOYBEANS PLANT PRICE - 4.30
2002 - CRC/RA WHEAT PLANT PRICE - CBOT 3.04 KCBOT 2.34
2002 - CRC/RA SORGHUM PLANT PRICE - CBOT 2.20

2002 - RNA PREMIUM DISCOUNTS:

50% Level - APH, RA, CRC	50%	GRP, GRIP	N/A
70% Level - APH, RA, CRC	55%	GRP, GRIP	N/A
70% Level - APH, RA, CRC	55%	GRP, GRIP	50%
80% Level - APH, RA, CRC	60%	GRP, GRIP	50%
80% Level - APH, RA, CRC	60%	GRP, GRIP	50%
90% Level - APH, RA, CRC	N/A	GRP, GRIP	50%

2002 - DATA CURRENT AS OF MARCH 1, 2002

PRINT

EXIT

FIG 10

Option Analyzer

Producer	Home Farm	100 Acres
Indiana	Allen	Com

Options
Non-Irrigated, Planted Acres, Optional Units, Harvest Price Option

FCIC Set Values
Volatility 0.20 T-Yield 125

163 162 165 166

Your Risk Plans			
	Average	Actual	
	141.0	141.0	
CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35		2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.85	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

168 164 169 167

County Risk Plans		
	Expected	Actual
	141.0	141.0
GRIP	GRIP	AY
2.35	2.40	2.40
2.35		
90%	90%	90%
100%	100%	100%
\$298.22	126.90	\$126.90
\$497.02	\$507.60	\$507.60
\$0.00	\$0.00	\$0.00
\$10.51	\$5.71	\$5.53
(\$10.51)	(\$5.71)	(\$5.53)
(\$1,051.00)	(\$571.00)	(\$553.00)

Plant \$
Harvest \$
Covg LVL
\$ Level
Trigger
\$ Covg
Loss Pymt
Prem / Acre
Net / Acre
Net Total

Producer Expense 174

VIEW DETAIL	BREAK EVEN	RISK PROFILE	SPREAD ESTIMATE
-------------	------------	--------------	-----------------

PRINT	EXIT
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B/W / Color

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172

176

178

171

173

FIG

11

GRP Analysis 180

MULTI PERIL CROP INSURANCE ANALYZER

Producer: Producer
 Location: Home Farm
 State: Indiana
 County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
 Non-Irrigated, Planted Acres, Optional Units
 , Harvest Price Option



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 574-267-0132
 Rick@goshertins.com

Goshert Insurance LLC.
 888-648-0132
 www.Goshertins.com

FCIC Set Values

Volatility: 0.20
 T-Yield: 125

Your Risk Plans

Average
 Yield
 141.0
 Actual
 Yield
 141.0

CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35	2.35	2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.85	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

Plant \$

Harvest \$

Coverage Level

\$ Level

Trigger

\$ Coverage

Loss Payment

Premium / Acre

Net / Acre

Net / Total

County Risk Plans

Expected
 Yield
 141.0
 Actual
 Yield
 141.0

GRIP	GRP	AY
2.35	2.40	2.40
2.35		
90%	90%	90%
100%	100%	100%
\$298.22	126.90	\$126.90
\$497.02	\$507.60	\$507.60
\$0.00	\$0.00	\$0.00
\$10.51	\$5.71	\$5.53
(\$10.51)	(\$5.71)	(\$5.53)
(\$1,051.00)	(\$571.00)	(\$553.00)

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.
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Crop Coverage Analyzer
 Version 3.0.11
 Revised: 01-10-2003

1/24/2003

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B

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FLG

MULTI PERIL CROP INSURANCE ANALYZER DETAIL



RICK GOSHERT
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Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

Crop Revenue Coverage (CRC)

Plant Price	2.35	Coverage Level	85%	Average Yield	141.0
Harvest Price	2.35	Dollar Level	100%	Actual Yield	141.0

Trigger	
Average Yield * Plant Price * Coverage Level	\$281.65
Dollar Coverage	
Average Yield * Coverage Level * Plant Price	\$281.65
Loss Payment	
Trigger - (Actual Yield * Harvest Price)	\$0.00
Premium Per Acre	
Dollar Coverage * Rate Per Hundred	\$39.79
Subsidy Dollars	
Premium Per Acre * Subsidy Level	\$15.12
Producer Premium	
Premium Per Acre - Subsidy Dollars	\$24.67
Net Per Acre	
Loss Payment - Producer Premium	(\$24.67)
Net Total	
Net Per Acre * Number of Acres	(\$2,467.00)

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors. **USE AT YOUR OWN RISK** - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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Crop Coverage
Analyzer
Version 3.0.11
Revised: 01-10-2003

1/24/2003
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Page 1 of 7

B

FIG 13

MULTI PERIL CROP INSURANCE BREAK-EVEN THRESHHOLDS



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Rick@goshertins.com

Goshert Insurance L.L.C.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

CRC APH RA IP GRIP GRP AY

WITH NO CHANGES IN

Plant Price

Expected Yield

B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

WITH CHANGES IN

Harvest Price
-vs- Plant

Actual Yield -vs-
Expected Yield

B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

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The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.
USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations

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Crop Coverage
Analyzer
Version 3.0.11
Revised: 01-10-2003

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Page 1 of 1

B

FIG. 14

Producer Expenses

Producer Home Farm Allen Indiana

Enter Costs As

☒ Cost Per Acre

☐ Total Cost

Crop Expenses

	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

Machinery Expenses

	Cost Per Acre	Total Cost
Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

General Expenses

	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Clearing and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licences/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

Totals

Grand Total:	30,460
100 Acres	
Cost Per Acre:	304.60

SAVE

VIEW
PROFILE

PRINT

EXIT

192

193

FIG 15A

MULTI PERIL CROP INSURANCE PRODUCER EXPENSES



RICK GOSHERT
574-267-0132
Rick@goshtertins.com

Goshert Insurance LLC.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

Crop Expenses	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

Machinery Expenses	Cost Per Acre	Total Cost
Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

General Expenses	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Cleaning and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licenses/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

Cost Per Acre:	304.60
Grand Total:	30,460

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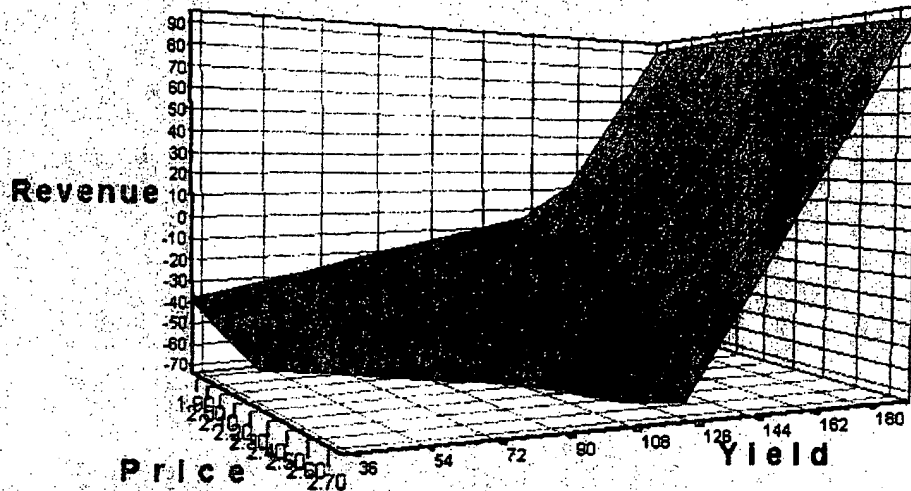
Crop Coverage
Analyzer
Version 3.0.11
Revised: 01-10-2003

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Page 1 of 1

B

FIG 15B

Producer Risk Profile



Farm Revenue

Loss Profit

Commodity Price

Yield

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	69.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
-5.32	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-59.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
-16.12	-28.62	-37.12	-47.62	-58.12	-68.62	-67.14	-65.65	-64.17	-62.68	105.00
-21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-58.45	-55.17	-51.88	87.00
-26.92	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
-32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
-37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00

☐ Rotate
☐ Move
☐ Markers
☐ Original View
 Zoom
 Price Spread
 Yield Spread

Risk Management Product

- ☒ CRC
☐ APH
☐ RA
☐ IP
☐ GRIP
☐ GRP
☐ AY
☐ None

Coverage Levels

Coverage: 85%

Dollar: 100%

Local Price

2.16

CBOT Price

2.35

Producer Expenses

Premium Per Acre: \$24.67

Fixed Expenses: \$304.60

Total: \$329.27

Graph Print Options

- ☐ Original view
☒ Current view

PRINT

EXIT

FIG 16A

MULTI PERIL CROP INSURANCE PRODUCER RISK PROFILE



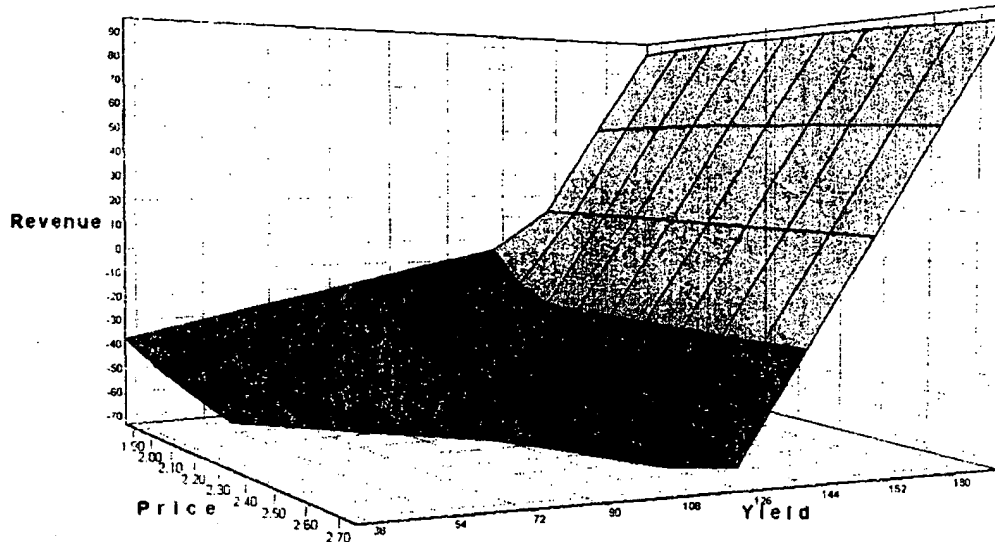
RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance LLC
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option



Farm Revenue

Loss Profit

Commodity Price

Yield Risk Management Product: CRC

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
-5.32	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-59.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
-16.12	-26.62	-37.12	-47.62	-58.12	-68.62	-67.14	-65.65	-64.17	-62.68	105.00
-21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-58.45	-55.17	-51.88	87.00
-26.92	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
-32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
-37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00

Coverage Levels

Coverage: 85%
Dollar: 100%

Local Price

2.15

CBOT Price

2.35

Producer Expenses

Premium Per Acre: \$24.67

Fixed Expenses: \$304.60

Total: \$329.27

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Revised: 01-10-2003

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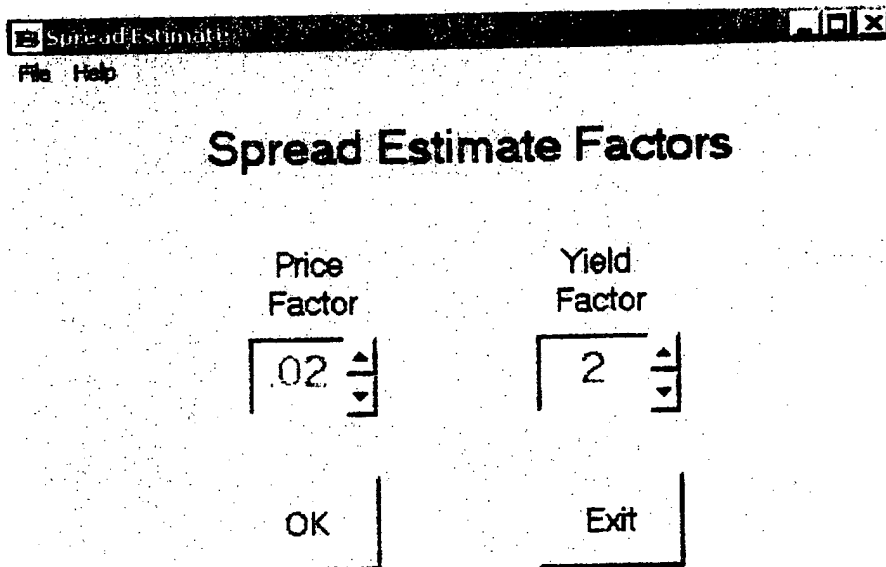
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Page 1 of 1

File 16B

Spread Estimate screen:

The Spread Estimate screen is used to set the the price and yield factors for the Spread Estimate report.

See the Spread Estimate report for detailed explanation of how these numbers are used.



The screenshot shows a window titled "Spread Estimate Factors" with a menu bar containing "File" and "Help". The window is divided into two columns. The left column is labeled "Price Factor" and contains a text box with ".02" and a small up/down arrow icon, and an "OK" button below it. The right column is labeled "Yield Factor" and contains a text box with "2" and a small up/down arrow icon, and an "Exit" button below it.

Price Factor	Yield Factor
.02	2
OK	Exit

After making any changes to the price and yield factors click the **OK** button to launch Spread Estimate report.

FIG 17A

Spread Estimate report:

Crop Insurance Coverage (CIC)

Plant Price	2 32	Coverage Level	85%	Average Yield	137 4
Harvest Price	2 45	Dollar Level	100%	Actual Yield	137 4

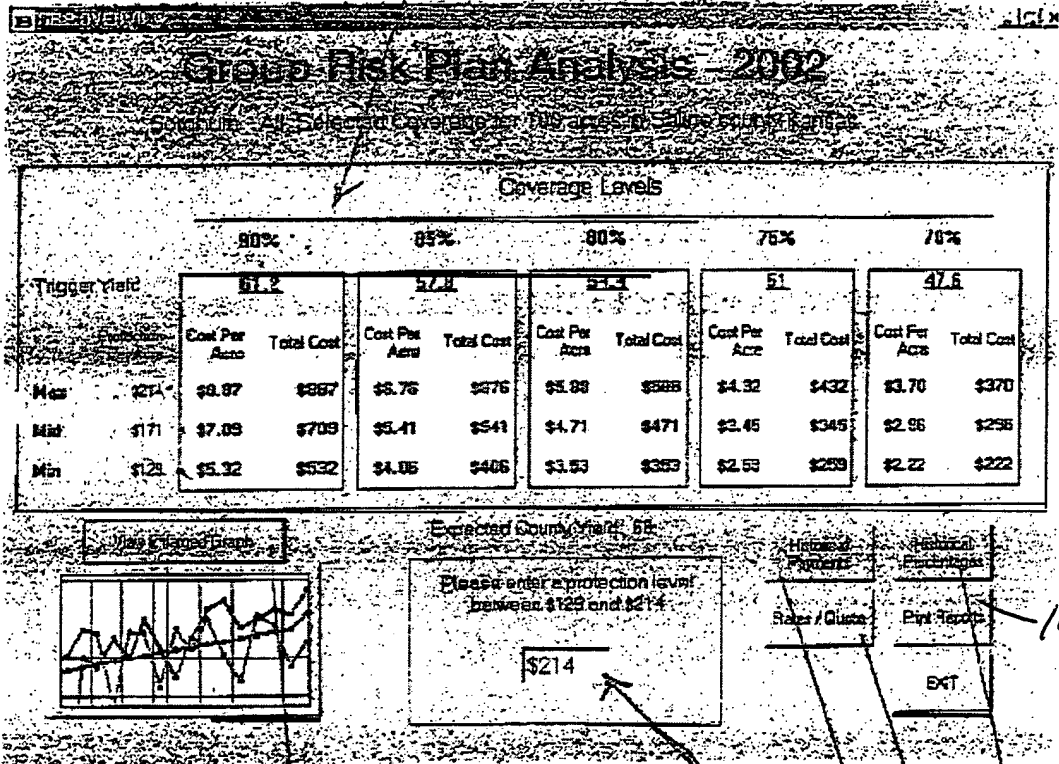
COMMODITY PRICE

	210	215	220	225	230	235	240	245	250	255	260	265	270	275
Y	87.4	87.41	83.04	78.67	74.30	69.93	65.56	61.19	56.82	52.45	48.08	43.71	39.34	34.97
	92.4	76.91	72.29	67.67	63.05	58.43	53.81	49.19	44.57	39.95	35.33	30.71	26.09	21.47
	97.4	66.41	61.54	56.67	51.80	46.93	42.06	37.19	32.32	27.45	22.58	17.71	12.84	7.97
I	102.4	55.91	50.79	45.67	40.55	35.43	30.31	25.19	20.07	14.95	9.83	4.71	.00	.00
	107.4	45.41	40.04	34.67	29.30	23.93	18.56	13.19	7.82	2.45	.00	.00	.00	.00
	112.4	34.91	29.29	23.67	18.05	12.43	6.81	1.19	.00	.00	.00	.00	.00	.00
E	117.4	24.41	18.54	12.67	6.80	.93	.00	.00	.00	.00	.00	.00	.00	.00
	122.4	13.91	7.79	1.67	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	127.4	3.41	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
L	132.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	137.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
O	142.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	147.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	152.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	157.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	162.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	167.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	172.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	177.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	182.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	187.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00

Report Layout Description

FIB 178

110



119

FIG 18

112

114

118

116

115

GRP - Summary Case

Producer:
 Location:
 State:
 County:
 Crop:
 Acres:

F1619

GRP Case History

PRODUCER	Location	State	County	Crop	Acres	Year	Actual Yield
PRODUCER	HOME FARM	KANSAS	Allen	Corn - All - Planted	100	1967	69.3
John Jackson	Back 40	Kansas	Ellis	Corn - All - Planted	400	1968	69.2
John Jackson	Back 40	Texas	Lubbock	Cotton - Mex Fr.	400	1969	62.8
John Jackson	Back 40	Texas	Lubbock	Cotton - Improved	400	1970	66.1
						1971	62.2
						1972	72.8
						1973	70.1
						1974	77.2
						1975	76.2
						1976	79.7
						1977	80.5
						1978	82.1
						1979	83.5
						1980	84.3
						1981	86.7
						1982	85.8
						1983	89.3
						1984	83.4
						1985	81.1
						1986	82.8
						1987	84.7
						1988	83.8
						1989	88.3
						1990	100
						1991	91.2
						1992	91.5

F1620

120

Rate Quote for Polk County, Kansas

Standard: All 140-acre farms \$214 protection level

Expected County Yield: 60

Max Protection Per Acre: \$214

Coverage Level	50%	60%	70%	80%	90%
Trigger Yield	61.2	57.8	54.4	51	47.5
Rate per \$100	\$3.23	\$7.70	\$5.70	\$5.63	\$4.35
Total Cost Per Acre	\$19.69	\$16.48	\$14.34	\$11.98	\$10.27
Subsidy Level	55%	59%	59%	64%	64%
Subsidy Per Acre	\$10.83	\$9.72	\$8.46	\$7.57	\$6.57
Producer Cost Per Acre	\$8.86	\$6.76	\$5.88	\$4.41	\$3.70

Covered Coverage Provided: \$21,400

EXIT

FIG 21

Historical Payments for Allen, Indiana						
Com. All. Payment 1000 acres at the \$100/acre level						
Year	1977	1978	1979	1980	1981	1982
1977	94.7	95.7				
1978	98.5	98.3				
1979	99.3	111				
1980	100	108.5				
1981	101.9	101.5				
1982	103.5	119.4				
1983	105.4	121	\$9,555.44	\$7,504.59	\$5,573.62	\$2,748.53
1984	107.2	112				
1985	108.9	126.7				
1986	110.7	126.1				
1987	112.5	120.2				
1988	114.3	94.5	\$3,771.33	\$1,267.99		
1989	116.1	108.5				
1990	117.8	121.1				
1991	119.6	100.9	\$2,935.39	\$346.88		
1992	121.4	101.6				
1993	123.2	111				
1994	125	125.4				
1995	126.7	124.7				
1996	128.5	115.2	\$150.54			
1997	130.3	138.9				
1998	132.1	130				
1999	133.9	127.1				
2000	132.6	131.6				

FIG-22

GRP History Percentage screen:

Historical Percentages for Allen County, Indiana
File Help

Historical Percentages for Allen County, Indiana

Corn: at the \$464 protection level.

Year	Expected Yield	Actual Yield	Payment 80	Payment 85	Payment 90	Payment 75	Payment 70
1977	94.7	96.2	-	-	-	-	-
1978	96.5	93.3	-	-	-	-	-
1979	98.3	111	-	-	-	-	-
1980	109	108.9	-	-	-	-	-
1981	101.9	101.5	-	-	-	-	-
1982	103.6	118.4	-	-	-	-	-
1983	105.4	75.1	21.0%	18.0%	11.0%	5.0%	-
1984	107.2	112	-	-	-	-	-
1985	108.9	121.7	-	-	-	-	-
1986	110.7	126.1	-	-	-	-	-
1987	112.5	120.2	-	-	-	-	-
1988	114.3	94.5	8.0%	3.0%	-	-	-
1989	116.1	109.6	-	-	-	-	-
1990	117.9	123.1	-	-	-	-	-
1991	119.6	100.9	6.0%	1.0%	-	-	-
1992	121.4	141.6	-	-	-	-	-
1993	123.2	113	-	-	-	-	-
1994	125	136.4	-	-	-	-	-
1995	126.7	124.1	-	-	-	-	-
1996	128.5	118.2	-	-	-	-	-
1997	130.3	138.9	-	-	-	-	-
1998	132.1	137	-	-	-	-	-
1999	133.9	121.1	-	-	-	-	-

Sort by: Year

Sort Order: ☒ Ascending ☐ Descending

EXIT

Click either ascending or descending to determine the sort order. Then click the title to sort by that field.

FIG 23

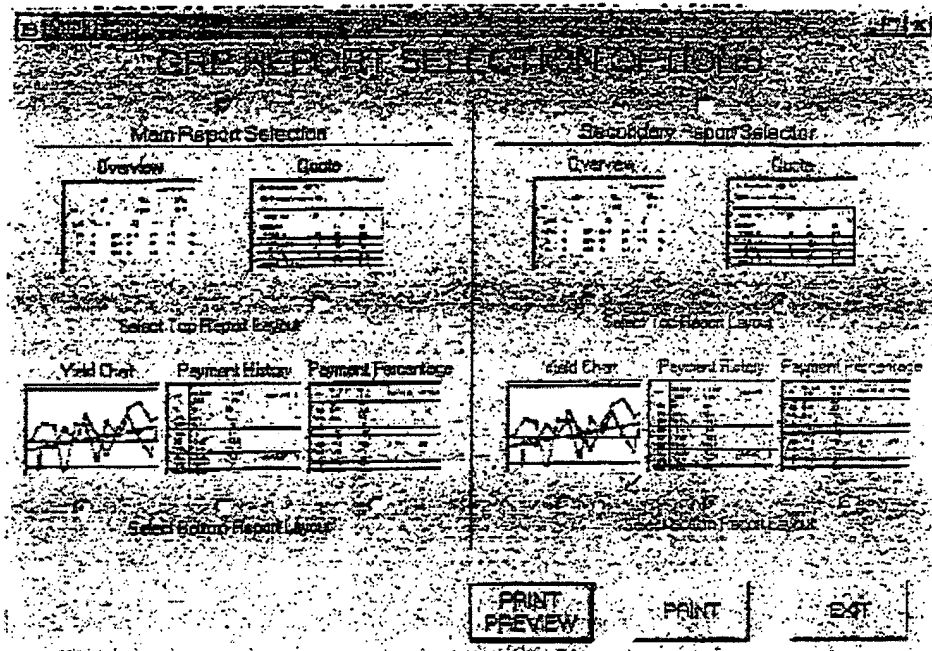


FIG 24



Group Risk Plan - Multi Peril

RICK GOSHERT

574-267-0132

Rick@goshertins.com

Goshert Insurance LLC.

888-648-0132

www.Goshertins.com

Producer: Producer

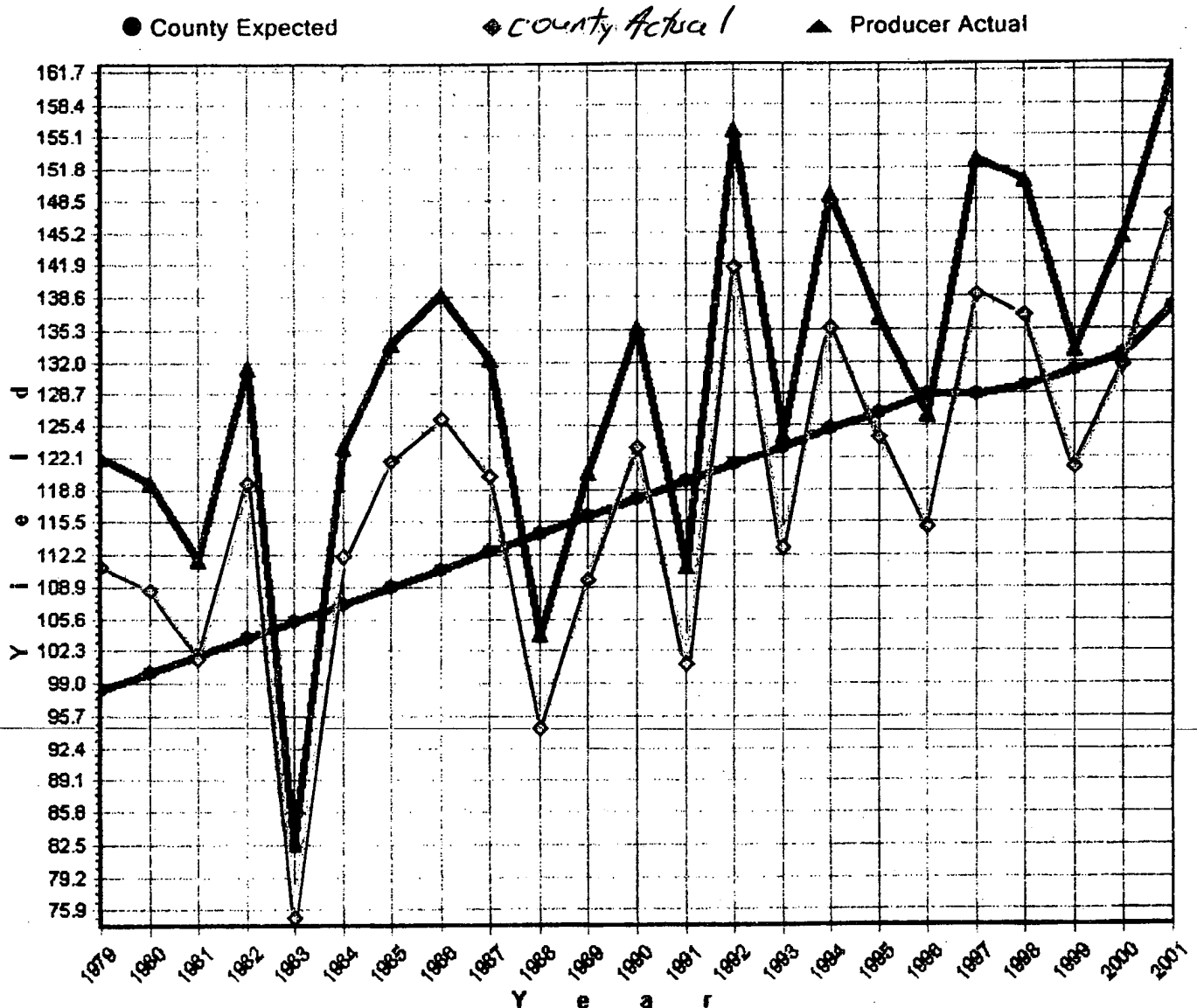
Location: Home Farm

State: Indiana

County: Allen

Crop: Corn (100 acres)

Historical Graph for Allen County, Indiana



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GRP - Analyzer
Version 3.0.6
Revised: 10-04-2002

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1/24/2003
3:31:23 PM
Page 1 of 1

FILE 25

FLB-26

0.5 mi

GPS Map Detail

0.5 mi

GPS Map Detail

0.5 mi

GPS Map Detail

0.5 mi

GPS Map Detail

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GPS Map Detail

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GPS Map Detail

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GPS Map Detail

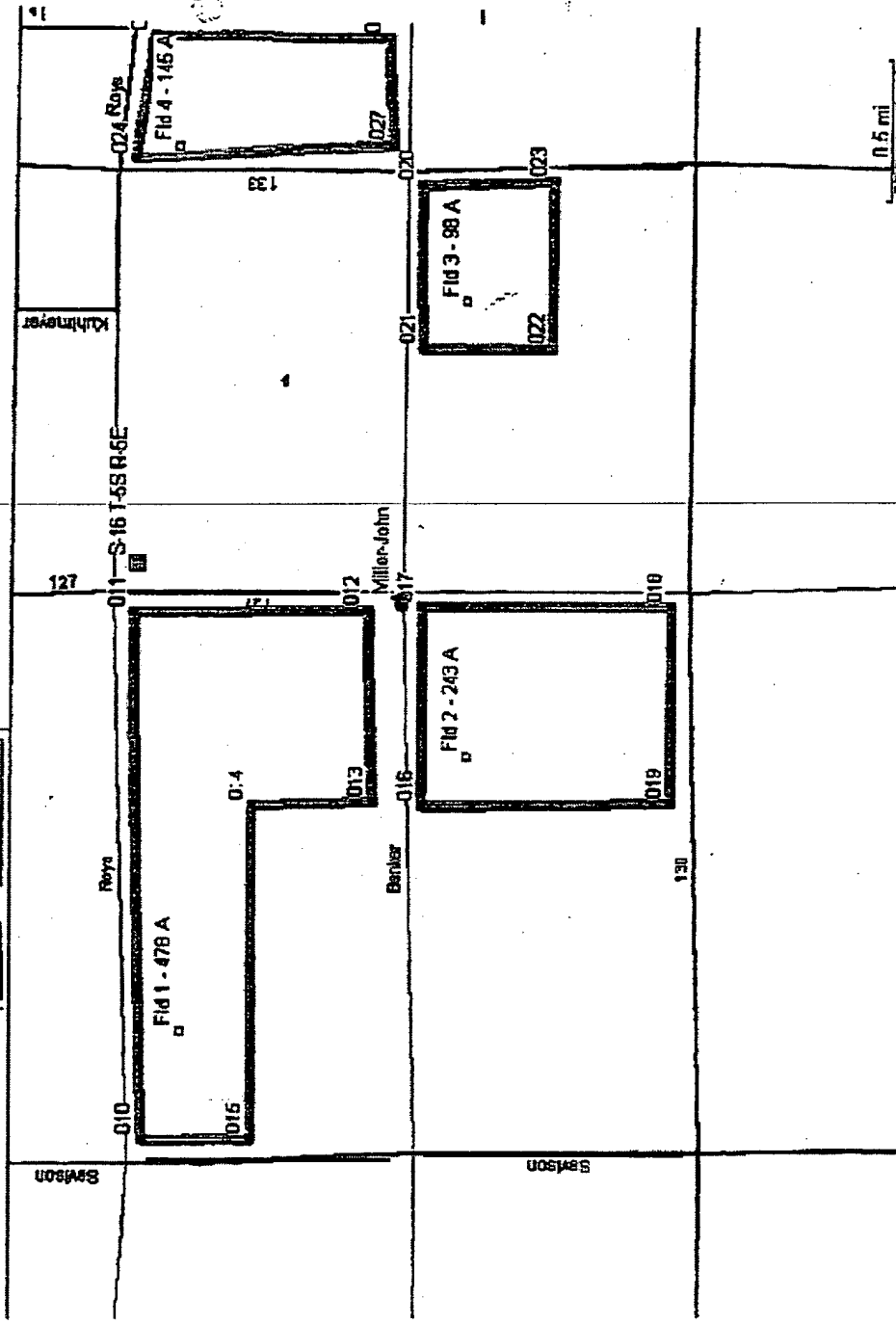
0.5 mi

GPS Map Detail

0.5 mi

GPS Map Detail

0.5 mi





New overall Concept Name.

↳ **F a R M S** & planning to tool down
 402 Farming Risk Management Services

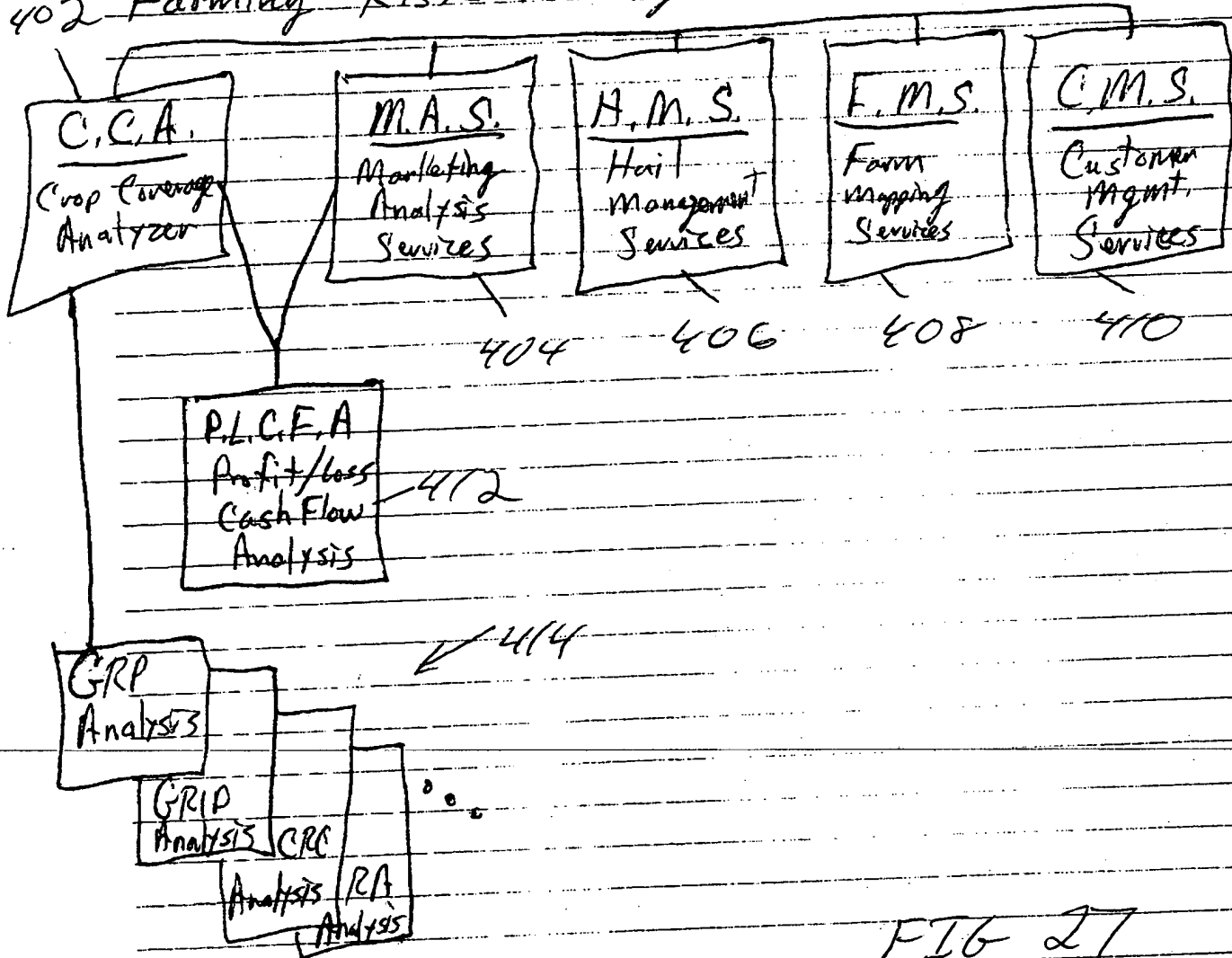


FIG 27

